

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICES OF LEE M. PERLMAN
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In Re:
Jennifer Rathgeb

Case No.: 21-15897 JNP
Chapter: 13
Hearing Date:
Judge: Poslusny

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor(s) in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by _____,
creditor,
A hearing has been scheduled for _____, at _____.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.
A hearing has been scheduled for _____, at _____.

☒ Certification of Default filed by Citigroup Mortgage Loan Trust.
I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

☐ Payments have been made in the amount of \$_____, but have not been
accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes
repayment as follows (explain your answer):

☒ Other (explain your answer): I will be able to become current with my mortgage payments
by the end of November.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 10/29/2024

/s/ Jennifer Rathgeb
Debtor's Signature